

Frequently Asked Questions

Q *I'm turning age 65; what do I need to do?*

A If you are age 65 or over, call or visit your local Social Security Office for confirmation of Social Security and Medicare benefit eligibility. If you are **eligible and are retired, you must enroll in Medicare Part A and Part B** to continue coverage with the GIC.

If you are **eligible and continue working after age 65**, do NOT enroll in Medicare Part B until you (the insured) retire.

The spouse of an active employee who is 65 or over should not sign up for Medicare Part B until the insured retires. Due to federal law, different rules apply for same-sex spouses; see our website for details.

Most enrollees should not sign up for Medicare Part D. *See page 15 for more information.*

Q *I'm retired, but not age 65. My spouse is turning age 65; what should my spouse do?*

A Your spouse should call or visit your local Social Security Office for confirmation of Social Security and Medicare benefit eligibility. If eligible, he/she must enroll in Medicare Part A and Part B to continue coverage with the GIC. *See page 8 for health plan combination options.*

Q *If I die, is my surviving spouse eligible for GIC health insurance?*

A If you (the state retiree) have coverage through the GIC at the time of your death, your surviving spouse is eligible for GIC health insurance coverage until he/she remarries or dies, regardless of your retirement benefit option (A, B or C).

See the GIC's website for answers to other frequently asked questions:
www.mass.gov/gic



You **MUST** Notify the GIC When Your Personal Information Changes

Failure to provide timely notification of personal information changes may affect your insurance coverage and may result in you being billed for services provided to you or a family member. Please write to the GIC if any of the following changes occur:

- Marriage or remarriage
- Remarriage of a former spouse
- Legal separation
- Divorce
- Address change
- Dependent turning age 19
- Marriage of a covered dependent
- Dependent age 19 and over who ceases to be a full-time student, withdraws from school, is on a medical leave of absence from school or the medical leave of absence ends, graduates, or ceases to be an IRS Dependent
- Death of an insured
- Death of a covered spouse, dependent or beneficiary
- Life insurance beneficiary change
- Birth or adoption of a child
- Legal guardianship of a child

You may be held personally and financially responsible for failure to notify the GIC of family status changes.

